

TERM LIFE AND AD&D INSURANCE BENEFITS SUMMARY



TOWN OF WESTFORD

ELIGIBILITY : ALL ELIGIBLE EMPLOYEES	
Minimum Work Hours Required	20 hours per week
Coverage Payment	Your employer pays 50% of the premium for this coverage.
GUARANTEE ISSUE LIMIT(S)	
Subject to any reductions shown below, Guarantee Issue means the amount of insurance applied for which does not require evidence of insurability.	
For Active Employees	\$10,000
For Retired Employees	\$1,000
BENEFITS	
Life Insurance Benefit Amount	For You: Flat \$10,000 Note: In the event of death, the benefit paid will equal the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.
Accidental Death & Dismemberment Benefit Amount	For You: The Principal Sum amount is equal to the amount of your life insurance benefit. Retired individuals covered under the plan are excluded from AD&D coverage.
Reductions	No Reductions while actively at work Benefits reduce to \$1,000 at retirement.
FEATURES	
Living Care/Accelerated Death Benefit	50% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$5,000.
Waiver of Premium	If you are determined to be totally disabled, your life insurance benefit will continue without payment of premium provided the disability began prior to age 60 and other conditions are met.
Travel Assist Benefits	Assistance for your travels over 100 miles from home or outside the country.
Accidental Death & Dismemberment Riders	In addition to basic Accidental Death & Dismemberment Benefits, you are protected by the following riders: Seat Belt; Air Bag & Education Benefits.
Conversion	If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without evidence of insurability (providing information about your health). You will be responsible for the premium for the coverage.
Evidence of Insurability	A health application and exam is not required.
EXCLUSIONS	
A complete list of exclusions is available in the certificate booklet, which you will receive after enrolling for the coverage.	

This benefits summary outlines the provisions detailed in the certificate booklet. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Benefits availability is subject to final acceptance and approval of the group application by Mutual of Omaha.

ADDITIONAL ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INFORMATION

AD&D BENEFIT SCHEDULE	
The AD&D Benefit is paid if an employee is injured as a result of an accident, and that injury is independent of sickness and all other causes. Benefits are paid as indicated below:	
LOSS	BENEFIT
<ul style="list-style-type: none"> Life Both Hands Both Feet Entire Sight of Both Eyes One Hand and One Foot One Hand and Entire Sight of One Eye One Foot and Entire Sight of One Eye Speech and Hearing (both ears) 	Principal Sum (equal to the amount of life insurance benefit)
<ul style="list-style-type: none"> Entire Sight of One Eye Speech or Hearing (both ears) One Hand or One Foot 	One-half of the Principal Sum
<ul style="list-style-type: none"> Loss of Thumb and Index Finger of Same Hand 	One-fourth of the Principal Sum
AD&D EXCLUSIONS	
<p>We will not pay for any loss which:</p> <ul style="list-style-type: none"> Results from intentionally self-inflicted injury or sickness, suicide or attempted suicide Results from participation in a riot or in the commission of a felony Results from an act of declared or undeclared war or armed aggression Is incurred while the covered person is on active duty or training in the Armed Forces, National Guard or Reserves of any state or country and for which any governmental body or its agencies are liable Is caused by intentional, self-infliction of carbon monoxide poisoning emanating from a motor vehicle Is caused by the covered person while intoxicated or under the influence of any controlled drug Results in injuries the covered person receives while riding in any aircraft engaged in racing, endurance tests, or acrobatic or stunt flying A complete list of exclusions is available in the certificate booklet, which you will receive after enrolling for the coverage. 	
AD&D RIDERS (Refer to the certificate booklet for additional information.)	
Travel Suite	<ul style="list-style-type: none"> Seat Belt - Provides a benefit equal to 10% of the Principal Sum, up to \$50,000. Airbag - Provides a benefit equal to 10% of the Principal Sum, up to \$50,000. Child Education - Provides a benefit equal to 5% of the Principal Sum, up to \$5,000.